

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application No.: 10/656,798

Filing Date: 9/5/2003

For: PAYMENT CARD PROCESSING
SYSTEM AND METHODS

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Mail Stop Amendment (via EFS)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed August 16, 2007, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.